

UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

IN THE MATTER OF:

JOHN J. FRAISER, Jr.,
former Director of:
First Guaranty Bank
for Savings,
Hattiesburg, Mississippi

ORDER NO.: MWR-98-11

DATED: November 16, 1998

**ORDER TERMINATING ORDER TO CEASE AND DESIST FOR AFFIRMATIVE
RELIEF: OTS RESOLUTION NO. DAL-91-09, dated March 12, 1991**

WHEREAS, John J. Fraiser ("Fraiser") has submitted a request to the Office of Thrift Supervision ("OTS") for termination of the prior Order to Cease and Desist for Affirmative Relief (DAL-91-09); and

WHEREAS, the OTS, acting by and through its Midwest Regional Director ("Regional Director") has reviewed the Fraiser request and determined that said application is sufficient and complete, and should be approved;

NOW THEREFORE, THE OTS ORDERS AS FOLLOWS:

1. The OTS Order, In the Matter of: JOHN J. FRAISER, Jr., Resolution No. DAL-91-09, dated March 12, 1991, is hereby terminated.

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2. This Order shall become effective on the date of its issuance by the Midwest Regional Director of the OTS.

OFFICE OF THRIFT SUPERVISION

BY: *F. Casteel*
Frederick R. Casteel
Midwest Regional Director

DATE: 11-16-98